

Claims Amendments and Claims Listing:

1. (Currently Amended) A method for use in gathering, evaluating, planning and estimating risks and costs of financing an export transaction, comprising:

(a) entering onto an inquiry form information concerning an exporter/customer and concerning the transaction to be financed, including information regarding the exporter/customer, information on the buyer in the proposed transaction, and information on the goods to be sold, terms of sale and the price to be paid for the goods to be exported to the buyer, and the time frame for delivery; and also entering method of payment information and information concerning the financing needed for the transaction,

(b) evaluating risks of the transaction, both pre-export and post-export, including risks attendant to the nature of the particular transaction and to the point at which risk of loss passes to the buyer, risk involved in obtaining payment to the exporter/customer, and risks attendant to financing of the entire transaction,

(c) entering information into a solution work sheet divided into pre-export and post-export time and events, the entered information including the time duration between initiation of the transaction and shipment, and the time duration from shipment

until projected final payment for the goods exported, incoterms for the transaction, and the time at which risk of loss passes to the buyer,

(c1) using a list of financial tools to review possible pre-export and post-export credit tools for financing the export transaction,

(c2) entering information on a financial tool price sheet, as to the structural cost and the transaction cost of using each of a plurality of pre-export tools listed on the list of financial tools, and a plurality of post-export tools listed on the list of financial tools, and determining lender revenue for each of the various alternatives,

(c3) selecting appropriate financing tools for the transaction, both pre-export and post-export, and entering projected structural costs and transaction costs on the solution work sheet as tentative costs for a course of action using the selected tools,

(c4) calculating total structural costs and total transaction costs for the transaction, adding such costs and determining a total cost ratio for the financing of the transaction, calculated as total costs including structural and transaction costs, divided by the total transaction amount, the total cost ratio serving as a cost management device and a cost tracking mechanism, and

(c5) evaluating the total cost ratio, making a decision
whether the cost ratio is acceptable and if it appears reasonable
for the transaction, and only if so, preparing a term sheet which
contains a finance proposal including the tools selected in step
(c3) for the export transaction.

2. (Currently Amended) The method of claim 1, including,
if in a case where the customer/exporter and a lender agree on
the finance proposal, preparing an accepted finance plan,
including action steps and dates and outlining the pre-export and
post-export portions of the transaction and giving the lender
basis for a written financing offer.

3. (Original) The method of claim 1, wherein the step of
evaluating risk of the transaction includes entry of all
pertinent information on a risk evaluation sheet divided into
pre-export and post-export sections.

4. (Currently Amended) The method of claim 1, further
including, if the total cost ratio seems unacceptable for the
transaction when a negative decision is made in step (c5),
reiterating steps c1 through c5 using different financial tools
from the list of financial tools, with entry of different costs

onto the solution work sheet, in an attempt to obtain a better total cost ratio.

5. (Original) The method of claim 2, further including an additional step (d) of entering information on actual costs of the financing transaction as the transaction goes forward, onto a cost comparison sheet on which actual items of cost and actual total cost can be compared against costs determined in steps c2 through c5.

6. (Original) The method of claim 5, additionally including calculation of an actual cost ratio and comparing the actual cost ratio to the overall cost ratio determined pursuant to step c4.

7. (Original) The method of claim 6, including entry of actual information on an actual transaction cost review sheet itemized as to exporter costs, both pre-export and post-export, with lender revenue broken out separately, and including entry of actual costs and revenue as determined from the actual transaction cost review sheet onto an actual ratio comparison sheet, and further entering projected costs and revenue onto the actual cost ratio comparison sheet, and comparing the actual and

projected costs and revenue, including comparison of actual and projected overall cost ratio for the transaction.

8. (Original) The method of claim 1, performed by a lender, and wherein Step (b) includes evaluating performance risks of the exporter/customer, related to the payment record of the exporter/customer.

9. (Original) A system for use by a lender and financer of exports or by an exporter for evaluating, planning and estimating costs of financing and export transactions, comprising:

(a) an inquiry form with prompts for entry of information regarding the identity of the exporter/customer, information concerning the exporter/customer's business, information concerning the particular export transaction to be financed, including the buyer, the transaction amount, incoterms and description of goods or services, and method of payment to be used,

(b) a risk evaluation form with prompts for entry of information affecting risks, both pre-export and post-export,

(c) a solution work sheet divided into pre-export and post-export time and events, with prompts for entry of information including the time duration between initiation of the transaction and shipment, and the time duration from shipment until projected

final payment for the goods exported, and the time at which risk of loss passes to the buyer,

a list of financial tools with a plurality of potential pre-export tools or sources of working capital and a plurality of post-export tools or sources of financing,

a financial tool price sheet with prompts for entry of cost information, both structural cost and transaction cost for a plurality of different pre-export tools listed on the list of financial tools and a plurality of post-export tools listed on the list of financial tools,

a cost analysis sheet with prompts for entry of projected exporter costs, itemized and listed as to structural costs or transaction costs, and for entry of projected lender revenue,

a cost ratio work sheet with spaces and prompts for entry of total projected structural costs and transaction costs for the transaction, and for calculating a total cost ratio projected for the transaction.

10. (Original) The system of claim 9, wherein the cost ratio work sheet includes spaces and prompts for entry of projected lender revenue and a projected total lender revenue ratio.